

October 3, 2014

Eric H. Holder, Jr., Attorney General
US Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001
Certified # 7009 0080 0002 2053 8044

Paul J. Fishman,
US Attorney General, New Jersey District
970 Broad Street, 7th Floor
Newark, New Jersey 07102
Certified # 7009 0080 0002 2053 8051

RE: Moving Beyond Bank Fines

Dear Misters Holder and Fishman:

Both of you gentlemen are deserving of commendations for your many noteworthy achievements while fulfilling the duties of you offices. Mr. Holder, you showed up and showed out in #Ferguson ! Bravo.

Mr. Fishman, you were designated “The Master Mind” behind the \$17B #BankOfA settlement. Kudos.

Yet, there are millions of people still awaiting real justice. #HurtingHomeOwners in the USA have and continue to experience #FinancialMurder at the hands of unmerciful, ruthless #PredatoryLenders and their cohorts. Tax deductible fines that fill the coffers of the government, rather than the pockets of the real victims, are no substitute for heads rolling !

God is not pleased.

The #2014BankSHARK competition theme captures the rising #HueAndCry:

#TimeForSomeSCALPS

#BankSHARKS are corporations. They have no hearts, and they possess no souls. Neither do they have hands and feet. Their dastardly deeds are conceived and orchestrated by their executives and legal representatives. If an Attorney were found to have assisted in a bank robbery, he or she would be jailed, disbarred, and shunned as a python. But attorneys known to systematically assist in banks robbing #HurtingHomeOwners, are left untouched. It's beyond #MindBoggling !

#DEEP6FRAUD is a #RICO crime, pure and simple. My instincts tell me that I have barely uncovered the tip of the iceberg of #RMBS related crimes. If the Department of Justice will serve nationwide Investigative Interrogatories to lenders' attorneys, the truth will come pouring out regarding ongoing, present tense, in-your-face, as we speak, #RMBSfraud. Along with this letter, I am posting an Addendum to The #DEEP-6 Kryptonite-RMBS Detection Primer, and a #DEEP6FRAUD RMBS Detection Worksheet, on --

www.HurtingHomeOwners.com

The Addendum cites more than 200 additional **New Jersey** examples of suspect court filings.

I will eagerly assist your offices in any ways that I can to bring to justice to perpetrators of #RMBSfraud.

Sincerely,

/s/ Carolyn Bailey

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cc: Mary Jo White, SEC Chair

Certified # 7009 0080 0002 2053 8068

Richard Cordray, CFPB Director

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"The eyes of the Lord are in every place, beholding the evil and the good." Proverbs 15:3